

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO

IN RE:

ENRIQUE RODRIGUEZ NARVAEZ  
MIRNA IRIS RIVERA ORTIZ

DEBTORS

CASE NO. 18-02044 EAG

CHAPTER 11

**MOTION TO SUBMIT OPERATING REPORT**  
**FOR THE PERIOD OF JANUARY 2021**

TO THE HONORABLE COURT:

COMES NOW Debtors through the undersigned attorney and respectfully requests and prays for the following:

1. On April 16, 2018, Debtor, Enrique Rodríguez Narvaez and Mirna Iris Rivera Ortiz, filed a voluntary petition for relief pursuant chapter 11 of the Bankruptcy Code which the plan was confirmed.
2. Through this motion, Debtors submits the Monthly Operating Report ("MOR") for the period of January 2021 in compliance with P.R. LBR 2015-2 (a).
3. Debtors request for this Honorable Court to take notice of the above mentioned operating report.

**WHEREFORE**, Debtors prays for this Honorable Court to note the filing of the instant report, with any other procedure that in accordance to law this Honorable Court deems just and proper.

**I CERTIFY** that this motion has been electronically filed using CM/ECF system and that a copy of the same was forwarded to the office of the U.S. Trustee and all other parties in interest.

In Caguas, Puerto Rico, this February 16th, 2021

**OFICINA LEGAL VICTOR GRATACÓS DIAZ**  
P.O. BOX 7571  
CAGUAS, PR 00726  
P: (787) 746-4772  
F: (787) 746-3633  
E: bankruptcy@gratacoslaw.com

/s Victor Gratacós Díaz (127906)

UNITED STATES BANKRUPTCY COURT

DISTRICT OF \_\_\_\_\_

DIVISION

IN RE:

ENRIQUE RODRIGUEZ MARVAZ  
MYRNA I. RIVERA ORTIZ  
DEBTOR.

CASE NUMBER: 18-02044 EAG 11

JUDGE EDUARDO A. GOODY

CHAPTER 11

DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)

FOR THE PERIOD

FROM

JANUARY 01 TO JANUARY 31, 2021

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated: \_\_\_\_\_

  
Attorney for Debtor

Debtor's Address

and Phone Number:

P.O. BOX 912

GUAYAMA, P.R. 00785

Tel. (787) 486-7865

Attorney's Address

and Phone Number:

LIC. VICTOR GRACIOS

Bar No.

Tel. (787) 247-4630

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website, [http://www.usdci.gov/ust/r21/reg\\_info.htm](http://www.usdci.gov/ust/r21/reg_info.htm).

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

**ENRIQUE RODRIGUEZ NARVAEZ**  
**SCHEDULE OF HOUSEHOLD**  
**CASH RECEIPTS AND CASH DISBURSEMENTS**

JANUARY 2021

	Month	Cumulative Total
	JANUARY	
CASH - Beginning of Month	\$ 115,745.12	—
<b>CASH RECEIPTS</b>		
Salary or Cash from Business <b>RENT</b>	2,281.32	100,025.73
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support <b>INSURANCE REFUND</b>	—	19,339.89
Social Security/Pension/Retirement	1,739.00	51,079.00
Sale of Household Assets (attach list to this report)		
Loans Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) <b>REAL ESTATE DEPOSIT</b>	—	100,000.00
<b>COVID 19 FEDERAL HELP</b>	1,200.00	3,600.00
<b>TOTAL RECEIPTS</b>	<b>\$ 5,220.32</b>	<b>280,041.62</b>
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions	18.00	518.95
Gifts <b>OFFICE SUPPLIES</b>	—	761.03
Household Expenses/Food/Clothing	473.01	21,683.93
Household Repairs & Maintenance	1,438.12	21,865.88
Insurance	160.74	9,766.48
IRA Contribution		
Lease Rent Payments		507.75
Medical/Dental Payments		1,153.14
Mortgage Payment(s)	1,395.26	32,690.26
Other Secured Payments		
Taxes - Personal Property <b>INCOME TAX</b>	—	944.00
Taxes - Real Estate		1,655.79
Taxes Other (attach schedule)		
Travel & Entertainment	132.65	7,532.21
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	663.05	17,718.01
Vehicle Expenses	763.39	12,263.82
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees	650.00	4,878.07
Professional Fees (Legal, Accounting)	1,750.00	4,650.00
Other (attach schedule) <b>GASTOS DE CORREO</b>		541.13
<b>ENGINEERING SERVICES</b>		13,900.00
<b>BANK CHARGES</b>		26.00
<b>LEGAL SERVICES</b>	20.00	16,820.00
<b>Total Household Disbursements</b>	<b>\$ 7,464.22</b>	<b>169,276.47</b>
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	\$ 113,501.22	—

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name: IRISQUE RODRIGUEZ NARVAEZ  
 Case Number: 18-02044-EAG11 2021

Note: The information requested below is a summary of the information reported on various Schedules and Attachments contained within this report.

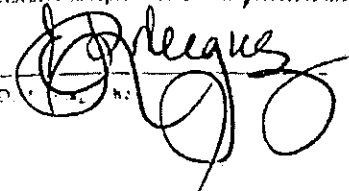
	Month JANUARY	Cumulative Total
CASH- Beginning of Month (Household)	\$ 116,745.12	—
CASH- Beginning of Month (Business)	—	—
Total Household Receipts	\$ 5,220.32	280,042.12
Total Business Receipts	—	—
Total Receipts	\$ 5,220.32	280,042.12
Total Household Disbursements	\$ 7,464.22	169,979.28
Total Business Disbursements	—	—
Total Disbursements	\$ 7,464.22	169,979.28
NET CASH FLOW (Total Receipts minus Total Disbursements)	( <del>\$</del> 2,243.90)	110,062.84
CASH- End of Month (Individual)	\$ 113,501.22	—
CASH- End of Month (Business)	—	—

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)	\$ 7,464.22	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	—	—
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION	\$ 7,464.22	—

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

15 FEBRUARY, 2021



MONTHLY OPERATING REPORT -  
INDIVIDUAL

ATTACHMENT NO. 1

QUESTIONNAIRE		YES*	NO
1.	Have any assets been sold or transferred outside the normal course of business during this reporting period?		✓
2.	Have any funds been disbursed from any account other than a debtor in possession account?		✓
3.	Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related parties?		✓
4.	Are any post-petition liabilities due from any relatives, insiders, or related parties during this reporting period?		✓
5.	Have any post-petition loans been received by the debtor from any party?		✓
6.	Are any post-petition payroll taxes past due?		✓
7.	Are any post-petition state or federal income taxes past due?		✓
8.	Are any post-petition state or local sales taxes past due?		✓
9.	Are any post-petition real estate taxes past due?		✓
10.	Are any amounts owed to post-petition creditors/vendors delinquent?		✓
11.	Are any wage payments past due?		✓

\*If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

INSURANCE INFORMATION		YES	NO*
1.	Are real and personal property, vehicle/auto, general liability, fire, theft, worker's compensation, and other necessary insurance coverages in effect?	✓	
2.	Are all premium payments current?	✓	

\*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE			
TYPE OF POLICY and CARRIER	Period of Coverage	Payment Amount and Frequency	Delinquency Amount
PACKAGE PERSONAL	MARCH	N/A	0

Check here if United States Trustee has been listed as a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:
NONE
Estimated Date of Filing the Plan of Reorganization and Disclosure Statement: MARCH 2019

MONTHLY OPERATING REPORT -  
INDIVIDUAL

ATTACHMENT NO. 2

ENRIQUE RODRIGUEZ LARVAEZ  
BANK ACCOUNT RECONCILIATIONS  
CASE No. 18-02044 EAG11

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank:	POPULAR	BANK OF	AMERICA	
Account Number:	5324	43370	43422	
Purpose of Account (Business/Personal)	PERSONAL	PERSONAL	PERSONAL	
Type of Account (e.g. checking)	CHECKING	CHECKING	SAVING	
1. Balance per Bank Statement	\$ 114,866.85	\$ 2,801.15	\$ 802.23	
2. ADD: Deposits not credited (attach list to this report)	—	823.21	—	
3. SUBTRACT: Outstanding Checks (attach list	(A) (1,365.63)	—	.01	
4. Other Reconciling Items (attach list to this report	(B) —	(1,750.00)	1,750.00	
5. Month End Balance (Must Agree with Books)	\$ 113,501.22	1,874.36	2,552.22	
TOTAL OF ALL ACCOUNTS				\$117,927.80

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				
None				

Note: Attach a copy of each investment account statement.

OUTSTANDING CHECKS -

CHECK No.	DATE	PAYEE	AMOUNT	REMARKS
459	1/08/21	SELEC Portfolio SERV.	\$ 697.63	MORTGAGE Payment
461	1/25/21	Multiple Esclerosis	18.00	Donativo
462	1/25/21	U.S. Trustee	650.00	Trustee Fee
			<u>\$1,365.63</u>	

(B) Interaccounts transfers.

(A)



None



## Estado Bancario

Desde: 01 de enero de 2021  
Hasta: 29 de enero de 2021

ENRIQUE RODRIGUEZ NARVAEZ DIP  
CASE NUMBER 15 06277 EAG11  
PO BOX 912  
GUAYAMA PR 00785-0912

## BANKRUPTCY COURT

Página 1 Número de Cuenta 324

ENRIQUE RODRIGUEZ NARVAEZ DIP

## Resumen de su Cuenta

### Cheques

Recibe GRATIS en tu correo electrónico tu Estado de Cuenta comercial!!! Llame al 787-756-3939 ó 1-855-756-3939.

Ahora TeleBanco Comercial es el nuevo Centro de Banca de Negocios y nuestro nuevo número es el 787-756-3939 ó 1-855-756-3939.

CENTRO DE BANCA DE NEGOCIOS le ofrece la forma más rápida y eficiente de obtener información de sus cuentas comerciales y servicios relacionados sin tener que visitar la sucursal.

Usted puede obtener información de:

- Balance en sus cuentas
- Productos y servicios comerciales
- Préstamos Comerciales
- Soluciones de crédito
- Todo tipo de reclamaciones
- Apoyo técnico en los servicios

- Renta Cell Phone Tower  
- FICA Myrna  
- COVID 19 FEDERAL HELP  
- FICA ENRIQUE

## Detalle de la actividad de su Cuenta

Cheques	Balance Inicial
	\$115,960.12

### Depósitos

#### Otros Créditos

Fecha	Referencia	Descripción	Cantidad
01-04	4001136383	Depósito Xxxxx0308 PR Site Deve6518 Payment	2,281.32
01-13	8003398793	Depósito Xxx-xx-8735 Ssa Treas 310 Xxsoc Sec	552.00
01-20	19007506841	Depósito Xxxxxx0752 Dept de Hacienda Xxelp2fase	1,200.00
01-20	14005825376	Depósito Xxx-xx-7358 Ssa Treas 310 Xxsoc Sec	1,187.00
04 Total de otros depósitos			5,220.32
04 Total de depósitos			\$5,220.32

### Retiros

#### Cheques Pagados

Número de Cheque	Fecha	Referencia	Cantidad	Número de Cheque	Fecha	Referencia	Cantidad
00453	01-06	501023277	15.00	00458	01-11	500094076	1,750.00
00456	01-13	501012364	200.00	00460	01-25	500140113	213.50
00457	01-12	500120651	20.00				
05 Cheques Pagados							\$2,198.50

OPERATION SMILE  
JOSE ACOSTA  
LIC. EDWIL GONZALEZ

- EMBATADA DIGITAL  
- JOSE MORALES





# BANCO POPULAR.

## Değerler:

01 de enero de 2021

**11352a**

29 de enero de 2021

BANKRUPTCY COURT

**Página 2**

**Número de Cuenta**

5324

ENRIQUE RODRIGUEZ NARVAEZ DIP

## Retiros (continuación)

### Otros Débitos

Fecha	Referencia	Descripción	Cantidad	
01-04		Pago 01-02 4570 Wm Supercenter # Guayama	77.09	COMPRA ALIMENTOS
01-04		Pago 01-03 4570 Wal-mart #3691 Guayama	94.32	COMPRA ARTICULOS HOGAR
01-04		Pago 01-03 4570 Pueblo 960 Arroyo SI Arroyo	50.07	COMPRA CARNES
01-04		Pago 01-04 4570 Olympic Service Station Guayama	40.00	GAS AUTO
01-04	4000932571	Pago Xxxxxx5698 Bright House Net Cable TV	4.99	CABLE TV
01-04	4000933060	Pago Xxxxxx8338 T-mobile PCS Svc	103.00	RENTAL Y PAGOS CELULARES
01-05		Pago 01-04 4570 Wal-mart Super Cguayama 301guayama	55.57	COMPRA PINTURA
01-07		Pago 01-07 4570 Mega Gas Stat Guayama 5 Guayama	31.12	GAS AUTO
01-07	6002400197	Pago Xxxxxx0121 Globe Life Ins Ins, Prem	72.55	SEGURO DE VIDA ENRIQUE
01-07	7002645888	Pago Xxxxxx4703 Westgate Resorts Maint Tax	1,130.00	MAINTENANCE FEES
01-08		Pago 01-08 4570 One Stop Auto Se San Vi Guayama	47.30	INSPECCION AUTO
01-11	0111000	Retiro ATH 01-09 7322 Puma Paseo Pueblo Guayama BPPR	100.00	COMPRA MARBETE
01-11		Pago 01-09 4570 Wal-mart Super Cguayama 604guayama	114.99	COMPRA ALIMENTOS
01-12		Pago 01-12 4570 Usps Po 42396007 151 Ca Guayama	214.85	COMPRA PURIFICADOR AUTO
01-12	12004357078	Pago Xxxxxx6500 City-palm-coast Util-prmnts	75.36	AGUA PALM COAST
01-14	13004969902	Pago Xxxxxx0121 Globe Life Ins Ins, Prem	59.29	SEGURO VIDA MYRNA
01-15		Pago 01-15 4570 Casa Emilio San Juan	132.65	ALMUERZO CON LIC. RIVERA
01-19		Pago 01-16 4570 Supermercados Selectos Guayama	28.28	COMPRA Y JUAN VAZQUEZ
01-19		Pago 01-18 4570 Claro K Guaynabo	38.91	SERVICIO INTERNET
01-19		Pago 01-18 2209 Wal-mart #2072 Guayama	51.50	COMPRA COMIDA DE PERROS
01-19		Pago 01-18 2209 Plaza Tu Supermercado a Arroyo	56.76	COMPRA DETERGENTES
01-19	19007042357	Pago Xxxxxx0001 7765200directv01 7877765200	54.13	DIRECT TV SERVICE
01-20	20007928097	Pago Xxxxxx2134 Amazon Marketpla Internet	86.62	COMPRA PIEZAS AUTO
01-21		Pago 01-21 4570 Wal-mart Super Cguayama 561guayama	140.79	COMPRA TRIMMER
01-21	21008805351	Pago Xxxxxx0459 Sp Servicing Mrtg Pmt	697.63	MORTGAGE PAYMENT
01-25	22009571840	Pago Xxxxxx3541 Triple-s Vida Dirdeb	28.90	SEGURO CANCEL
01-26	25010492063	Pago 7599700494 Ppda Fpl Direct Debit Elec PYMT	62.32	ELECTRIC SERVICE PALM COAST



Desde: 01 de enero de 2021  
Hasta: 29 de enero de 2021

BANKRUPTCY COURT

Página 3 Número de Cuenta 5324  
ENRIQUE RODRIGUEZ NARVAEZ DIP

### Retiros (continuación)

#### Otros Débitos (continuación)

Fecha	Referencia	Descripción	Cantidad
01-27		Pago 01-27 4570 AEE 55 Guayama Cobros Guayama	324.34
01-29		Pago 01-28 4570 Wal-mart Super Cguayama 729guayama	111.76
01-29		Pago 01-29 4570 Puma Villa Blanca Caguas	30.00
30 Total de otros retiros			\$4,115.09
35 Total de retiros			\$6,313.59
<b>Balance Final</b>			<b>\$114,866.85</b>

SERVICIO ELECT. DEC + JAN.  
COMPRA ABONOS Y FERTILIZ.  
GAS AUTO

### Historial de Balance Diario

Fecha	Cantidad en Libro	Cantidad Disponible	Fecha	Cantidad en Libro	Cantidad Disponible
01-04	117,871.97	117,871.97	01-19	114,175.71	114,175.71
01-05	117,816.40	117,816.40	01-20	116,476.09	116,476.09
01-06	117,801.40	117,801.40	01-21	115,637.67	115,637.67
01-07	116,567.73	116,567.73	01-22	115,637.67	115,637.67
01-08	116,520.43	116,520.43	01-25	115,395.27	115,395.27
01-11	114,555.44	114,555.44	01-26	115,332.95	115,332.95
01-12	114,245.23	114,245.23	01-27	115,008.61	115,008.61
01-13	114,597.23	114,597.23	01-28	115,008.61	115,008.61
01-14	114,537.94	114,537.94	01-29	114,866.85	114,866.85
01-15	114,405.29	114,405.29			

Su balance mínimo durante este período fue: \$114,175.71

Su próximo estado será el 26 de febrero de 2021

### Mensajes de Interés

PROTEGE TU CUENTA DE DÉBITOS FRAUDULENTOS CON LOS  
SERVICIOS DE POSITIVE PAY Y EPA. MIEMBRO FDIC.  
VISITA POPULAR.COM/NEGOCIOS/PREVENCIÓN-FRAUDE  
PARA MÁS INFORMACIÓN.

DE TENER ALGUNA PREGUNTA O IDENTIFICAR ALGÚN ERROR EN ESTE ESTADO DE CUENTA DEBE  
COMUNICARSE AL CENTRO DE BANCA DE NEGOCIOS AL 787-756-3939 O 1-855-756-3939 DENTRO DEL  
TÉRMINO ESTABLECIDO EN EL CONTRATO DE CUENTAS DE DEPÓSITO COMERCIALES.



ENRIQUE RODRIGUEZ NARVAEZ DIP

15324 PAGINA 4

Certificamos que estas son copias fideles de sus cheques u otros efectos pagados en este estado.

Enrique Rodriguez Narvaez  
y/o Myrna I Rivera-Ortiz  
PO Box 912  
Guayama, PR 00716

453  
12-20/2020  
Fecha / Date

Operation Smile  
Fifteen dollars and 00/100 CENTS \$ 15.00

POPULAR.  
Banco Popular de Puerto Rico  
Banco Popular de Puerto Rico

Pay to the order of  
Pay to the order of

0501023277 01/06/21 15.00

Enrique Rodriguez Narvaez  
y/o Myrna I Rivera-Ortiz  
PO Box 912  
Guayama, PR 00716

456  
December 29, 2020  
Fecha / Date

Jose Ceasa  
Two hundred dollars and 00/100 CENTS \$ 200.00

POPULAR.  
Banco Popular de Puerto Rico  
Banco Popular de Puerto Rico

Pay to the order of  
Pay to the order of

0501012364 01/13/21 200.00

Enrique Rodriguez Narvaez  
y/o Myrna I Rivera-Ortiz  
PO Box 912  
Guayama, PR 00716

457  
January 4, 2021  
Fecha / Date

Qui. Elvira R. Arizaga  
Twenty dollars and 00/100 CENTS \$ 20.00

POPULAR.  
Banco Popular de Puerto Rico  
Banco Popular de Puerto Rico

Pay to the order of  
Pay to the order of

0500120651 01/12/21 20.00

Enrique Rodriguez Narvaez  
y/o Myrna I Rivera-Ortiz  
PO Box 912  
Guayama, PR 00716

458  
8 de enero de 2021  
Fecha / Date

Embudo Digital  
One thousand seven hundred and 00/100 CENTS \$ 1,750.00

POPULAR.  
Banco Popular de Puerto Rico  
Banco Popular de Puerto Rico

Pay to the order of  
Pay to the order of

0500094076 01/11/21 1,750.00

Enrique Rodriguez Narvaez  
y/o Myrna I Rivera-Ortiz  
PO Box 912  
Guayama, PR 00716

480  
January 23, 2021  
Fecha / Date

Jose G. Morales  
Two hundred thirteen dollars and 50/100 CENTS \$ 213.50

POPULAR.  
Banco Popular de Puerto Rico  
Banco Popular de Puerto Rico

Pay to the order of  
Pay to the order of

0500140113 01/25/21 213.50

Outstanding Checks:

459 Select Portfolio Servicing  
461 Multiple Sclerosis  
462 U.S. Trustee

\$ 697.43  
18.00

650.00

\$ 1,345.43